

### REMARKS

These remarks are in response to the Office Action dated January 10, 2012, which has a shortened statutory period for response set to expire April 10, 2012. A three-month extension, to expire July 10, 2012, is requested in a petition filed herewith.

#### Claims

Claims 1-3 and 5-36 are pending in the above-identified application. Claims 1-3 and 5-36 are rejected over prior art. Claims 1-3, 8, 10, 12-15, 20, 22, 24-27, 29, 32, 34, and 36 are amended, and Claims 37-48 are added. Claim 4 was previously canceled. Claims 5-7, 9, 11, 16-19, 21, 23, 28, 30-31, 33, and 35 remain as previously presented. Reconsideration is requested.

#### Rejections Under 35 U.S.C. § 102

Claims 1-3 and 5-36 are rejected under 35 U.S.C. § 102(b) as being anticipated by U.S. Patent No. 5,708,422 (Blonder et al.).

The claims are amended herein to obviate the rejections over the cited reference and to expedite allowance of this application.

As the Examiner will recall, this application is a continuation-in-part of U.S. Application Serial No. 09/617,361 ("the parent application"), filed on July 17, 2000 by the same inventor. On Appeal before the Board, the Board identified the following two aspects of the parent application that distinguished over Blonder et al:

- Aspect I: Verification with the account-holder includes disabling any notification of the transaction to the account-holder and waiting for the account-holder to initiate verification; and
- Aspect II: Permitting the account-holder to selectively enable and disable the verification function.

See, for example, Appeal No. 2010-004625, Decision on Appeal dated September 14, 2011 at page 7, lines 11-15; and Decision on Request for Rehearing dated January 20, 2012 at page 2, line 17 to page 3, line 21.

The claims in this application are amended (or added) herein to be directed to the above-identified aspects of the invention in an effort to expedite allowance of this application. In particular, independent Claims 1, 13, and 25 are amended herein to be directed to Aspect I. Therefore, Applicant believes that amended Claims 1, 13, and 25 distinguish over Blonder et al. and are in condition for allowance. Claims 2-3 and 5-12, 13-24, and 26-36 depend, either directly or indirectly, from Claims 1, 13, and 25, respectively. Therefore, Applicant believes that the dependent claims distinguish over Blonder et al. and are in condition for allowance for at least the same reasons as amended Claims 1, 13, and 25.

For the above reasons, Applicant respectfully requests reconsideration and withdrawal of the rejections under 35 U.S.C. § 102.

New Claims:

New Claims 37-48 are added. Independent Claim 37 is directed to Aspect II of the invention described above. Therefore, Applicant believes that Claim 37 distinguishes over Blonder et al. and is in condition for allowance. Claims 38-48 depend, either directly or indirectly, from Claim 37 and, therefore, Applicant believes that Claims 38-48 distinguish over Blonder et al. and are in condition for allowance for at least the same reasons as Claim 37.

For the foregoing reasons, Applicant believes that Claims 1-3 and 5-48 are in condition for allowance. Should the Examiner undertake any action other than allowance of Claims 1-3 and 5-48, or if the Examiner has any questions or suggestions for expediting the prosecution of this application, the Examiner is requested to contact Applicant's attorney at (269) 279-8820.

Respectfully submitted,

July 9, 2012

/Gregory P. Gibson/

Date: \_\_\_\_\_

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**CERTIFICATE OF TRANSMISSION (37 CFR 1.8(a))**

I hereby certify that this paper (along with any referred to as being attached or enclosed) is being electronically filed with the U.S. Patent and Trademark Office or is being transmitted via facsimile to MS Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 at (571) 273-8300, on the date shown below.

July 9, 2012

/Gregory P. Gibson/

Date: \_\_\_\_\_

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Gregory P. Gibson